

**TIDELANDS BANCSHARES, INC.**

	Disbursement Date 12/19/2008	RSSD (Holding Company) 3185476	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$475	\$466	-2.0%		
Loans	\$318	\$325	2.2%		
Construction & development	\$44	\$43	-3.8%		
Closed-end 1-4 family residential	\$81	\$83	3.6%		
Home equity	\$19	\$18	-6.4%		
Credit card	\$0	\$0			
Other consumer	\$2	\$3	24.3%		
Commercial & Industrial	\$23	\$24	5.9%		
Commercial real estate	\$140	\$145	3.7%		
Unused commitments	\$18	\$19	6.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$58	\$46	-21.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$24	\$32	33.0%		
Cash & balances due	\$21	\$14	-34.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$449	\$441	-1.8%		
Deposits	\$428	\$421	-1.8%		
Total other borrowings	\$19	\$19	0.0%		
FHLB advances	\$9	\$9	0.0%		
Equity					
Equity capital at quarter end	\$26	\$25	-4.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.7%	5.5%	--		
Tier 1 risk based capital ratio	7.7%	7.2%	--		
Total risk based capital ratio	9.0%	8.3%	--		
Return on equity <sup>1</sup>	-4.1%	-2.9%	--		
Return on assets <sup>1</sup>	-0.2%	-0.2%	--		
Net interest margin <sup>1</sup>	3.2%	3.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	69.5%	52.4%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	1.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015	
Construction & development	3.2%	2.8%	0.9%	0.7%	--
Closed-end 1-4 family residential	1.6%	4.1%	0.1%	0.7%	--
Home equity	0.5%	1.3%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	5.3%	1.6%	0.0%	0.5%	--
Commercial real estate	2.0%	1.7%	0.0%	0.0%	--
Total loans	2.2%	2.4%	0.1%	0.3%	--